

IF YOUR DWELLING BUILDING, HOUSEHOLD FURNITURE AND STORE BUILDING ARE NOT NOW INSURED IN THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY

SEE TO IT THAT YOUR ORDER IS PLACED FOR INSURANCE IN THAT COMPANY WITHOUT FURTHER DELAY. IF YOU DO NOT FIND THAT COMPANY'S POLICY IN THE BUNDLE OF INSURANCES ON YOUR STOCK OF MERCHANDISE OR YOUR MANUFACTURING PLANT, DEMAND IT.

IT CONDUCTS A WORLD-WIDE BUSINESS, AND DEPENDS UPON NO PARTICULAR LOCALITY FOR RESULTS. IN CASE OF CONFLAGRATION IT THROWS ITS RESOURCES TO THE SCENE OF DISASTER.

THE LARGE RESOURCES OF ITS UNITED STATES BRANCH CAN BE SUPPLEMENTED BY ITS GENERAL FUNDS, AND, IF NEED BE, BY THE CONTRIBUTION OF ITS SHAREHOLDERS, WHOSE LIABILITY IS UNLIMITED. IN THE GREAT CONFLAGRATIONS OF 1871 AND 1872 AT CHICAGO AND BOSTON THE NEEDFUL MONIES, I. E., \$4,666,730, WERE SUPPLIED BY THE HOME OFFICE, AND THE UNITED STATES BRANCH WERE CONCURRENTLY STRENGTHENED.

FIRST CABLE: "OCTOBER 16, 1871. "DRAW AS REQUIRED UP TO TWO MILLION DOLLARS."

SECOND CABLE: "NOVEMBER 11, 1872. "DRAW FOR LOSS AT BOSTON AS REQUIRED."

IN CASE OF CONFLAGRATION NO PORTION OF ITS AVAILABLE RESOURCES CAN BE RESERVED FOR OTHER CONTINGENCIES. THE COMPANY BELIEVES THAT, IN SUCH A CALAMITY, THE DISTRESSED POLICY-HOLDER IS DESERVING OF ITS FIRST CONSIDERATION. ITS UNITED STATES FUNDS ARE IN TRUST FOR THE PROTECTION OF POLICY-HOLDERS IN THE UNITED STATES. THE TRUSTEES BY WHOM THESE FUNDS ARE ADMINISTERED ARE AMERICAN CITIZENS OF HIGH REPUTATION.

THE COMPANY HAS AT VARIOUS POINTS IN THE UNITED STATES FURNISHED HOSTAGES FOR THE PERFORMANCE OF ITS CONTRACTS IN THE ERECTION OF OFFICE BUILDINGS. THE VALUE OF SUCH, IN THE AGGREGATE, IS \$1,865,000, BEING LARGER THAN THAT OF ANY OTHER FIRE INSURANCE COMPANY.

THE HOME OFFICE HAS BEEN A LIBERAL INVESTOR IN SECURITIES IN THE UNITED STATES, AND POSSESSES BONDS AND STOCKS IN THIS COUNTRY WORTH SEVEN AND A HALF MILLION OF DOLLARS, ALTOGETHER APART FROM ITS UNITED STATES BRANCH ASSETS.

THE STRENGTH, FAIRNESS AND PROMPTITUDE IN DEALING WITH ALL CLAIMANTS, AFFORD GROUND FOR THE HOPE THAT DURING THE COMPANY'S WORK OF FIFTY-FIVE YEARS IN THE UNITED STATES IT HAS SECURED A PLACE IN THE REGARD OF THE AMERICAN PEOPLE, AND THAT IN THE YEARS TO COME IT MAY ENJOY THEIR RESPECT AND CONFIDENCE.

LOSSES PAID IN UNITED STATES ALONE OVER \$90,000,000 SINCE 1848.

DAVENPORT & CO., GENERAL AGENTS

HERE, HANDLE A LARGER VOLUME OF FIRE PREMIUMS ON RICHMOND RISKS THAN ANY OTHER OFFICE. THEY HAVE FACILITIES FOR ATTENTION AT LOWEST MARKET RATES TO THE ENTIRE LINE OF INSURANCES CARRIED ON ANY RICHMOND RISK.

OFFICE, COMPANY'S BUILDING, 1113 E. MAIN STREET. TELEPHONE 51.

VIRGINIA KEEPS A LIVELY STEP TO THE MARCH OF PROGRESS.

(Continued from Eighth Page.)

Warenton Electric Company furnishes light for streets and stores and residences, and supplies power for a new and large flour mill, having a capacity of one hundred barrels per day.

The roar of its machinery is heard late at night, so great is the demand upon it. Three grades of flour are placed before the public, which seems to have gone far toward displacing the imported brands.

Two newspapers are published here, and railroad and mail facilities are good. This has long been a cattle market of no little importance, while the horse-flea pride of Fauquier is bought and sold at prices ranging from \$100 to \$2,000. This latter traffic resolves Warenton into an objective point for wealthy buyers from the large cities, who frequent the market here continually.

During the summer months the hotels and boarding houses actually have to turn away scores of people, this perhaps being most noticeable during August. Pure manufactured ice, virtually in use by every one, is a recent innovation here. The enormous demand for this very necessary product makes the company itself an assured success financially.

New building have gone up everywhere, some of which the palatial in their appearance. A road engine and rock crusher, in daily use, bids fair to convert our highways into speedways as smooth almost as a tidewater shell road.

CAPE CHARLES.

Business Good Along All Lines and Prospects Bright.

(Special to The Times-Dispatch.) CAPE CHARLES, Va., Dec. 31.—Business has been good along all lines, and it is safe to say the people of this town and county were never in better financial condition than at present. The good prices obtained for potatoes, oysters, fish, clams and other products of the soil and water have been of great benefit to trade and business conditions in general.

Cape Charles is a new town, being little over eighteen years old, but it is one of the busiest, most progressive little places in the State, and with the completion of the sewer system and new water works now under way, will be far ahead of many other towns much larger.

The outlook for 1904 is especially encouraging, and all indications point to a much larger volume of business than last year.

COVINGTON.

Business Good, But New Year Dependent on Iron Trade.

(Special to The Times-Dispatch.) COVINGTON, Va., Dec. 31.—Trade has been exceptionally good and all business enterprises have prospered in 1903. The spring trade was good and the demand for goods of all kinds during the fall was unusually large.

The market for produce and all other things raised by the farmers has been much larger than the local supply, and prices have been in excess of those of previous years.

The industries of the town, including the pulp and paper mills, furnace, brick plant, flour mill, machine shops and foundry, steam tannery, planing mill, pin and bracket factory and ice plant,

have been run almost constantly. The several iron mines in the county of Alleghany were operated until November. The lumber business along the Jackson River, north of the town, has progressed, and some very fine timber has been gotten out.

Within the last twelve months many new buildings have been erected, the most important one being the new Masonic Temple, on Main Street. A very large part of the business done in Alleghany county is due to the mining industries and iron furnaces in the county. On account of the depression in the iron market, these furnaces and several of the mines have been shut down. As it is not known when they will be put into operation again, the business dependant upon them is somewhat unsettled.

With this exception the outlook for the business of Covington is good, as all of the other industries of the town and county will be operated.

SUFFOLK

Has Enjoyed a Year of Unexampled Prosperity.

(Special to The Times-Dispatch.) SUFFOLK, Va., Dec. 31.—The year just dying marks a period of trade prosperity whose equal Suffolk has never known. There has been no sensational boom business, nor did what is called the Christmas trade show particular increase over that of the past few years, but business during the whole of the last twelve months has been steady and strong.

The holiday rush, as pronounced as it was, did not come up to the expectations of some people, for much was expected; and, again, many people are abandoning the habit of doing the bulk of their shopping the days immediately preceding the holiday season.

There has during the year been more home building than for one twelve months of a decade.

Among the larger business dealings of the year were the establishment of the Bowen and Street Equipment Company and the Suffolk Stove and Foundry Company, the remodeling of the Nansemond Hotel, and the reconstruction of the new house for the Bank of Suffolk.

Several large brick plants have begun operations in Nansemond county.

The Standard Peanut Company recently was chartered. It now operates a twenty-year non-exclusive franchise for electric lights for the sum of a thousand dollars to the Stone Electric Light and Power Company, and was successful in disposing of the old machinery at a fair price.

A mutual telephone franchise was established and is now in successful operation. The stockholders are all town

and county people. The old system, owned by a private corporation, gives excellent service.

The Bank of Wytheville has put in fire-proof vaults and safes and remodeled its building at a cost of \$5,000, and has now a splendid equipment. The town has built and equipped a new battery and apparatus for fire alarms. The Fourth Avenue Hotel has been thoroughly remodeled and repaired, and will be opened January 1st. The Wytheville Manufacturing Company and the Dodgion Building Company have done a splendid year's business in building, and the other manufacturing plants, including the Wytheville Foundry and Machine Shops and Wytheville Woolen and Knitting Mills, close a satisfactory business year.

Among the handsome residences built during the year are those of Mr. S. F. Ewald, Hon. Robert W. Blair and Mr. Louis F. Krenning.

During 1904 a business house, to be occupied by Frank & Company, clothing, will be erected, the Farmers' Bank will put in vaults and safes, the old county courthouse will be torn down and a modern department store will be erected on its site.

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haco market recorded the largest receipts in its history.

The largest number of residences in any one year for a long time were erected, and most of them are handsome and well constructed. Improvements to old ones are also noticeable. On Main Street a large number of storehouses were built. A handsome new depot was presented to the town by the Norfolk and Western in 1903.

Railroad receipts, both passenger and freight, show a considerable increase over last year, and business at the post-office is much heavier.

The State Female Normal School enjoyed one of the most prosperous years in the history of the school.

The Farmville Mills, one of the largest flour mills in this section, has been going night and day throughout the year, and could just supply the demand for their goods.

The Farmville Manufacturing Company enjoyed one of the most prosperous years since its establishment.

The New Year finds Farmville moving to the front. In 1904 a canning factory is promised, and there is some talk of a shoe factory.

Mills, recently purchased by North Carolina capitalists, will be operated on a large scale.

BOYDTON.

The Depression in Tobacco Had a Bad Effect on Trade.

(Special to The Times-Dispatch.) BOYDTON, Va., Dec. 31.—There has been little or no advancement in the business outlook of the town during the year just closing. The moneyed crop of this section is tobacco, and whenever there is a stagnation in the prices of this article business generally is affected.

The very low price at which tobacco has sold during the entire year has had its effect in depressing all lines of trade in Boydton. The merchants, however, under the depression, have held their own and have done fairly well, all things considered.

The two banks here—Bank of Mecklenburg and Williams & Gooden—have done well, and their bank statements show that they enjoy the confidence and patronage of a large class of citizens. The combined business done by these two banks reaches over six hundred thousand dollars.

B. E. Coghill does a big and increasing lumber business and employs a large force of men. He owns and has an interest in eighteen saw mills in different sections of this and adjoining counties. He is reported to be doing over a half million dollar business. It requires four or five men in the office to do the clerical work, and they are kept constantly engaged. A very handsome rectory has been built by St. James Episcopal Church this year.

CHATHAM, VA.

Did Good Business, Though Tobacco Crop Is Unmarketed.

(Special to The Times-Dispatch.) CHATHAM, Va., Dec. 31.—Business this year has surpassed last, excepting the month of December, which, on a whole, will fall short of last, although the Christmas trade surpassed last Christmas.

Several nice dwellings have been erected during the year, and a large, modernly equipped hotel now covers the site on which the old Hotel Bennett was burned during March, 1902.

Little more than half the quantity of tobacco crop, which is very good this time, as compared with last year, which

caused the fall off of business. Fine lumber plants have been located in the county during the year, and lumber is now selling high.

The saw, door and blind plant opened here last year has been doing a good business. The banks report better business than last year, and indications are that when the present crop of tobacco is marketed business will increase very much.

This county is very dependent on the tobacco crop, which is very good this year, but has been held for higher prices, which are very much better than sixty days ago.

The chert business here has been pushed to its utmost capacity, and there is some talk of increasing the plant during the coming year.

CHESTER.

Decided Progress and Improvement During the Year.

(Special to The Times-Dispatch.) CHESTER, Va., December 31.—Decided progress and improvement is shown in this village and vicinity in the past year. Four new dwellings and one store have been erected and other buildings materially repaired and improved. The hotel building, purchased by Mr. R. H. Bruce this year, has been remodeled and painted, additional rooms added, hot and cold baths arranged, supplied by a large tower, which is worked by a fine gasoline en-

gine, and the building lighted by gas. Other residences, including the Methodist parsonage and church, have been painted and repaired. The large lumber and planing mill has been doing a large and thriving business, and the merchants have been running full and complete stores. The farmers seem to be on the up-grade in introducing more stock on their farms and using modern improvements and inventions, Mr. James Bellwood, of Drewry's Bluff, shipping by the electric cars over \$500 of milk per month to Richmond, besides others on a smaller scale.

There is prospect of more new buildings being erected in Chester in the near future. At Centralia a grist mill has been put into operation, and phone connections erected to reach Chester, Centralia and the Courthouse. At Chesterfield Courthouse the past year a handsome monument has been erected to the Confederate dead, and the movement for good roads has been followed by organized effort to better the highways.

Chesterfield, being located between the cities of Richmond and Petersburg, offers the finest inducement for the immigration of truckers, dairymen and enterprising people in manufacture and other industries.

HARRISONBURG.

Bank Building Erected—An Important Horse Market.

(Special to The Times-Dispatch.) HARRISONBURG, Va., Dec. 31.—The greatest improvement seen in Harrisonburg during the past year is the erection of the First National building, on the south side of the public square. The structure is almost completed, and is a fine landmark for the town. It is of white stone and the remaining stories of gray pressed brick. It is the most imposing structure in Harrisonburg, and has been favorably commented on by visitors here from a distance. It cost about \$75,000.

A large number of new residences have been completed during the past year, especially on Franklin Street, a thoroughfare which has only been open two or three years.

The Masonic lodge of this place recently purchased the Revere House property, and will next year erect a large and modern Masonic Temple on the site where the Revere House now stands. This lodge is one of the oldest in the State, and has recently acquired valuable property in Harrisonburg.

The Harrisonburg horse market during the past year has been very gratifying to local horse dealers. Among the noted horse fanciers who have been here during the past year with a view of purchasing were Princess Troubetzkoy, formerly Miss Rives of Charlottesville, accompanied by her husband, Mrs. Hall of Richmond, and Mrs. Townsend of Washington.

PETERSBURG.

Year Ends More Satisfactorily Than Any for Years.

(Special to The Times-Dispatch.) PETERSBURG, Va., Dec. 31.—The past year ends more satisfactorily for Petersburg than any year in the history of the Cockade City. The spirit of enterprise which developed several years ago has gone steadily on, and the city authorities and private citizens have caught the spirit of the time, and public and private improvements have been made. The improvements to the streets and the pavements have added beauty

and convenience, and, through them, more value has been added to the adjoining property. Interests which have been lying dormant for years are, by the wise conception of the capitalists, being developed, and the development of the great water power, capable of operating hundreds of miles of electric railway and affording power for extensive manufacturing, is in process of development. The projective conception of some of the citizens reaches out beyond even the hope of others.

There has been an advancement along the line of manufacturing and commercial enterprises. The aggregate bank deposits have greatly increased, and the jobbing business has gone forward in like proportion. Some of the manufacturing plants have doubled their output, and extended their business all over the world. The light trade in tobacco, it was thought at one time, would effect the showing to be made during December, but although, instead of the sale of five million pounds of tobacco, which is an average up to this time of the season, there has been only one million pounds sold, still this falling off did not materially effect even the retail business. Merchants in all lines report good holiday trade, and in many cases report the largest holiday trade of any year. The shortage in peanuts will hardly affect the success materially, since the advance in price will probably make up for the falling off in the stock.

The railroads have been compelled to increase their facilities to handle the growing business, and are appreciating the fact that Petersburg has become an important trade center.

New manufacturing enterprises are springing up rapidly, and there are prospects for the establishment of many important industries for Petersburg during this year. The people of Petersburg are anxiously waiting for the consummation of the plans for giving the city an ample waterway to the Capes. Work on this desirable and important improvement is expected to begin very soon, and this year will doubtless witness the greater portion of the work. The progress that Petersburg has made during the year is surprising even to its own business people.

The Chamber of Commerce has become more active than ever, and their work has already had a telling result in many affairs. The work is being done in earnest, and the young men are constantly devising new enterprises, all of which show the spirit of advancement prevailing in Petersburg.

At the close of the year there left the wharf in this city the largest ocean-going dredge in this country. The work was done by the Petersburg Iron Works Company at their ship yards in this city, and the successful completion of this vessel has placed Petersburg among the ship building cities.

Charity begins at home; so also ought the patronage of local institutions. This Virginia State should not be forgotten in this connection. CHAPIN & HUME, Agents.

Combine sentiment with horse sense and get your policy from the Virginia State home institution. T. L. ALFRIEND & SON, Agents.

The Virginia State Insurance Company has assets exceeding \$600,000, and surplus to policyholders of \$300,000. W. A. CRENSHAW, Agent.

Practice what you preach, and keep your money at home by insuring with the Virginia State. WILLIAMSON TALLEY & CO., Agents.